



Order Filed on February 8,
2019 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)

47637

Morton & Craig LLC

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Attorney for American Honda Finance Corporation

In Re:

EDWIN ALARCON

MARTHA ALARCON

Case No.: 16-26963

Adv. No.:

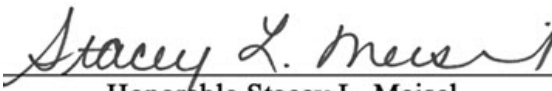
Hearing Date: 1-9-19

Judge: SLM

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: February 8, 2019


Honorable Stacey L. Meisel
United States Bankruptcy Judge

Edwin and Martha Alarcon

15-23498(MBK)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

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This matter having been brought on before this Court on creditor's certification of default filed by John R. Morton, Jr., Esq., attorney for American Honda Finance Corporation, with the appearance of Russell Low, Esq. on behalf of the debtors, and this order having been filed with the Court and served upon the debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That American Honda Finance Corporation is the holder of a first purchase money security interest encumbering a 2015 Honda Civic bearing vehicle identification number 19XFB2F56FE269543 (hereinafter the "vehicle").
2. **Curing arrears:** At the hearing, the debtors were \$432.22 in arrears on the loan encumbering the vehicle. To cure arrears, the debtors shall make cure payments of \$512.32 a month for three consecutive months, beginning 1-10-19. In the event the debtors fail to make any payment for a period of 30 days after it falls due, American Honda Finance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
3. After curing arrears, the debtors shall make all retail installment contract payments to American Honda Finance Corporation when due, being the 10TH day of each month. In the event the debtors fail to make any payment for a period of 30 days after it falls due, American Honda Finance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtors and their attorney.
4. The debtors shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, American Honda Finance Corporation shall receive to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtors and their attorney.
5. The debtors shall pay to American Honda Finance Corporation through the plan, an additional counsel fee of \$350 which shall be paid by the trustee as an administrative priority expense.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Edwin Alarcon
Martha A. Alarcon
Debtors

Case No. 16-26963-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2019.
db/jdb +Edwin Alarcon, Martha A. Alarcon, 88 Arthur Street, Clifton, NJ 07011-1420

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com
Russell L. Low on behalf of Debtor Edwin Alarcon rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Joint Debtor Martha A. Alarcon rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 7